

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Peggy Robin Brill
 Debtor

Case No. 19-10520-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Feb 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2019.

db Peggy Robin Brill, 14 Lincoln Rd, Kutztown, PA 19530-8302
 tr +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14270590 +Bayview Loan Servicing, as servicer for, Metropolitan Life Insurance Company,
 c/o Kevin G. McDonald, KML LAW GROUP, P.C., 701 Market St. Suite 5000,
 Philadelphia, PA 19106-1541
 14265011 Capital One Auto, PO Box 259407, Plano, TX 75025-9407
 14265017 Family Guidance Center, 1235 Penn Ave Ste 205-206, Wyomissing, PA 19610-2100
 14265019 Law Offices of Hayt, Hyat & Landau, LLC, 123 S Broad St Ste 1660,
 Philadelphia, PA 19109-1003
 14265020 MDJ-23-3-04, 110 W Arch St Ste 118, Fleetwood, PA 19522-1321
 14265021 Mercantile Adjustment Bureau, LLC, PO Box 9055, Williamsville, NY 14231-9055
 14265024 Norann Warmkessel, Tax Collector, 2237 Moselem Springs Rd, Fleetwood, PA 19522-9266
 14265025 Paypal Credit, PO Box 5138, Timonium, MD 21094-5138
 14265028 Santander Bank, PO Box 16255, Reading, PA 19612-6255
 14272332 +Santander Bank, N.A., 450 Penn Street, Mail Code 10-421-MC3, Reading, PA 19602-1011
 14265029 Service Electric of Birdsboro, PO Box 8, Birdsboro, PA 19508-0008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: shawn_lau@msn.com Feb 14 2019 02:48:40 SHAWN J. LAU, Lau & Associates,
 4228 St. Lawrence Avenue, Reading, PA 19606
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 14 2019 02:49:14
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 14 2019 02:49:32 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreign03.ph.ecf@usdoj.gov Feb 14 2019 02:49:23 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14265010 E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 14 2019 02:49:33
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd Fl 5, Miami, FL 33146-1837
 14268088 +EDI: AISACG.COM Feb 14 2019 07:28:00 Capital One Auto Finance,,
 a division of Capital One, N.A. Dept., AIS Portfolio Services, LP,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14265012 EDI: CAPITALONE.COM Feb 14 2019 07:28:00 Capital One Bank USA NA, Attn: Bankruptcy,
 PO Box 30285, Salt Lake City, UT 84130-0285
 14265013 EDI: WFNNB.COM Feb 14 2019 07:28:00 Comenity Bank/Peebles, PO Box 182789,
 Columbus, OH 43218-2789
 14265014 EDI: WFNNB.COM Feb 14 2019 07:28:00 Comenity Capital Bank/Bosc, PO Box 182120,
 Columbus, OH 43218-2120
 14265015 EDI: WFNNB.COM Feb 14 2019 07:28:00 ComenityBank/FashBug, PO Box 182789,
 Columbus, OH 43218-2789
 14265016 EDI: CREDPROT.COM Feb 14 2019 07:28:00 Credit Protection Association,
 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
 14265018 EDI: CBSKOHLS.COM Feb 14 2019 07:28:00 Khols/Capone, PO Box 3115,
 Milwaukee, WI 53201-3115
 14265018 E-mail/Text: bncnotices@becket-lee.com Feb 14 2019 02:48:52 Khols/Capone, PO Box 3115,
 Milwaukee, WI 53201-3115
 14265022 EDI: MID8.COM Feb 14 2019 07:28:00 Midland Credit Management, Inc.,
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 14265023 EDI: MID8.COM Feb 14 2019 07:28:00 Midland Funding LLC, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 14265027 EDI: PRA.COM Feb 14 2019 07:28:00 Portfolio Recovery Associates,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
 14265026 EDI: PRA.COM Feb 14 2019 07:28:00 Portfolio Recovery Associates,
 Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
 14265030 E-mail/PDF: clerical@simmassociates.com Feb 14 2019 02:59:30 SIMM Associates, Inc.,
 PO Box 7526, Newark, DE 19714-7526
 14265031 EDI: RMSC.COM Feb 14 2019 07:28:00 SYNCB/ Wal-Mart, PO Box 965024,
 Orlando, FL 32896-5024
 14265032 EDI: RMSC.COM Feb 14 2019 07:28:00 SYNCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 14266246 +EDI: RMSC.COM Feb 14 2019 07:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14265033 EDI: RMSC.COM Feb 14 2019 07:28:00 Synchrony Bank/ Lowes, PO Box 965005,
 Orlando, FL 32896-5005

TOTAL: 22

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Bayview Loan Servicing bkgroup@kmlawgroup.com
SCOTT WATERMAN on behalf of Trustee SCOTT WATERMAN ECFmail@fredreiglechl3.com,
ECF_FRPA@Trustee13.com
SCOTT WATERMAN ECFmail@fredreiglechl3.com, ECF_FRPA@Trustee13.com
SHAWN J. LAU on behalf of Debtor Peggy Robin Brill shawn_lau@msn.com,
g61705@notify.cincompass.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1	Peggy Robin Brill		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	19-10520-ref		
	Social Security number or ITIN	xxx-xx-9360	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 1/29/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Peggy Robin Brill	
2. All other names used in the last 8 years	aka P. Robin Brill, aka Peggy Brill, aka Peggy R. Brill	
3. Address	14 Lincoln Rd Kutztown, PA 19530-8302	
4. Debtor's attorney Name and address	SHAWN J. LAU Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606	Contact phone (610) 370-2000 Email: shawn_lau@msn.com
5. Bankruptcy trustee Name and address	SCOTT WATERMAN Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 2/13/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 12, 2019 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 5/11/19 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: 4/9/19 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 7/28/19 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$353.70 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 4/25/19 at 09:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	